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Continuing Education Information
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1. ***When is the Continuing Education Due:***

Continuing education ***is due annually on or before the renewal date of the license.***

There is no grace period. If the hours are not filed with the Department on or before the renewal date, then the license is subject to **late filing fines** and the **license will not renew** until the requirements are met. An individual who has just been licensed has a minimum of a full year before continuing education requirements are imposed. Producers moving from another state and becoming licensed in Arkansas as residents—have a minimum of a year before continuing education is imposed. If the next expiration date is prior to the year exemption, you must pay the required fee but not file continuing education.

Example: A person becomes licensed for the first time (as new agent or as a non-resident moving to AR and becomes a resident agent) has 1 year before continuing education is required. If a new agent becomes licensed in June of 2001, and the expiration of license is February 2, 2002, the agent must pay the renewal fee but continuing education is not due until February 2, 2003, since the exemption period of 1 year has not been reached prior to the 2002 expiration date.

2. ***How many hours of Continuing Education are due:***

The required hours are based on the lines of authority of the licensee. See Chart.

Life-----	8 hrs	
Accident/Health/Sickness-----	8 hrs	(This line of authority replaces Disability)
Life and Accident/Health/Sickness-----	8 hrs	
Property/Casualty-----	8 hrs	(This line replaces Multi-Line)
Life & Property/Casualty-----	10 hrs	
Accident/Health/Sickness & Property/Casualty -----	10 hrs	
Life, Accident/Health/Sickness & Property/Casualty-	10 hrs.	

3. ***When can a Licensee become exempt from Continuing Education:***

Once a licensee reaches 60 years of age or reaches 15 consecutive years of license (no breaks) the licensee automatically becomes exempt from continuing education. Example: The producer will be 60 years old on 7-4-2001---the expiration date of the license—no continuing education will be needed. The exemption occurs in the same year the age limit is reached or the tenure limit is reached.

4. ***What courses can I take to meet my continuing education requirements:***

The licensee must take a course approved by the Arkansas Insurance Department and a continuing education provider who has been approved by the Arkansas Insurance Department must offer the course. You cannot use courses approved in other states but not approved in Arkansas. If the course is not approved or the provider is not approved—then the continuing education hours will not count. Ask the Provider if it is approved for Arkansas and the Provider's courses are approved for Arkansas before you purchase the course. You can obtain a list of approved providers by calling the License Division.

5. *Can I get an extension on my continuing education:*

If you have been unable to complete continuing education because of ill health, medical disability or family illness, you may request an extension for the due day of the continuing education. You need to document the request with medical statements from the doctor or hospital. Since the producer has 1 year to meet the requirements the medical condition has to be long standing in order to meet the extension requirements.

6. *How do I locate a proctor for my correspondence exam:*

Please plan ahead and make sure you have a proctor for your correspondence course. The Insurance Department has a list of proctors, but unless you plan ahead you may not be able to get a proctor in time, if you are taking the exam at the last minute to meet your continuing education requirements. Proctors must register with the Department and renew this registration annually. The Proctor registration form must be complete and mailed to the Department for the person to become registered. It takes a minimum of 5 days for the registration. Please plan ahead.

7. *Can I take the same course over for continuing education credit:*

A course should not be repeated unless there has been a substantial change in the course. If the course has been revised and updated—the Department will issue a new course number for the course. The purpose for continuing education is to educate the producer, and taking the same course over does not meet this standard. The same course should not be repeated within a 2 year period.

8. *How many hours can I carry over from one year to the next:*

A producer can carry over the number of hours needed for the next requirement year, any hours above the hours needed for the next requirement will be lost. **Example:**

A producer is required 8 hours annually. If that producer files 16 hours in 2001—then the producer can carry over 8 hours for 2002 requirements. If the producer filed 20 hrs, the producer can carry over 8 hours and 4 hours would be lost.

9. *I have completed my hours, what do I do now:*

In order to be in compliance the producer must file the hours with the Department. Send the original continuing education certification to the department with a \$10.00 filing fee. Be sure to sign the certification prior to filing it with the Department. It is important that the producer keep a copy of the certification in case the original is lost in the mail, misplaced by the Department or is not posted to the producer's record. The \$10.00 filing fee is required each time you file. If you file 5 continuing education certifications at one time the fee is still \$10.00, if you file certifications 5 times over the year, then you will need to submit a \$10.00 fee each time you file.

10. *What are the fines if the Continuing Education is filed after the due date?*

The fines are based on the number of days after the expiration date the requirements are filed. See Chart:

1 to 30 days---license will not renew and will be inactive---\$25.00

31 to 60 days—license inactive and \$50.00 fine

61-90 days –license inactive and \$100.00 fine

91 days to 365 days—license inactive and \$150.00 fine

After 365 days—the license is terminated and the individual must start over as if they were never licensed---pre-license education and license exams.

If the license is inactive due to non-compliance to continuing education, the licensee cannot write business until the requirements are filed and the license is reactivated.